

**IN THE UNITED STATE BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

|                                  |   |                                  |
|----------------------------------|---|----------------------------------|
| <b>IN RE:</b>                    | : | <b>CHAPTER 13</b>                |
| <b>STEPHANIE S. CARBAUGH</b>     | : |                                  |
| <b>a/k/a STEPHANIE S. TAYLOR</b> | : | <b>CASE NO. 1:09-bk-04713MDF</b> |
| <b>Debtor</b>                    | : |                                  |

**ORDER DENYING CONFIRMATION OF FIRST AMENDED CHAPTER 13 PLAN  
AND DIRECTING DEBTOR(S) TO FILE SECOND AMENDED CHAPTER 13 PLAN**

Following a confirmation hearing on Debtor's First Amended Chapter 13 Plan, and upon consideration of the objection(s) thereto, it is hereby:

ORDERED that confirmation of Debtor's First Amended Chapter 13 Plan is DENIED  
and

FURTHER ORDERED that Debtor(s) FILE a Second Amended Chapter 13 Plan within thirty (30) days from the date of this order or, upon certification of default, the case will be dismissed without further notice or hearing.

**By the Court,**

  
\_\_\_\_\_  
Bankruptcy Judge (MS)

Date: October 23, 2009

*This document is electronically signed and filed on the same date.*

# CERTIFICATE OF NOTICE

District/off: 0314-1  
Case: 09-04713

User: BStanchak  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 26, 2009

The following entities were noticed by first class mail on Oct 28, 2009.  
db +Stephanie S. Carbaugh, 112 N. Broad Street, Waynesboro, PA 17268-1304

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2009

Signature:

